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PATENT
Atty. Dkt. No. LCNT/121494
Serial No. 09/811,911
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LISTING OF THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

IN THE CLAIMS:

1 1. (currently amended) A method, comprising:
2 storing, in at least one database within a portable first computing device, financial
3 transaction data and budgetary data, wherein said budgetary data comprises a plurality of
4 budgetary data records, each budgetary data record comprising a budgetary item identifier field
5 and at least one of an annual budget field and a periodic budget field, wherein said financial
6 transaction data and budgetary data stored in said at least one database of said portable
7 computing device is periodically synchronized with financial transaction data and budgetary data
8 stored in at least one corresponding database within a second computing device;
9 evaluating said transaction data using said budgetary data to determine at least whether a
10 transaction value exceeds a budgetary constraint for a transaction, wherein said budgetary
11 constraint is determined from one of the budgetary data records identified via the budgetary item
12 identifier field of the one of the budgetary data records using a budgetary item identifier of the
13 transaction, wherein said budgetary constraint comprises at least one of an annual budget and a
14 periodic budget determined from the respective annual and periodic budget fields of the one of
15 the budgetary data records determined via the budgetary item identifier field of the budgetary
16 data using a budgetary item identifier of the transaction;
17 displaying, upon a display device, a message indicative of the results of said evaluation,
18 said displayed message indicative of whether said transaction is appropriate with respect to said
19 budgetary constraint.

1 2. (original) The method of claim 1, further comprising:
2 generating, at one of said first and second computing devices operating as a master
3 computing device, a report indicative of transaction patterns associated with at least said first and
4 second computing devices.

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1 3. (currently amended) The method of claim 1, further comprising:

2 storing, in one of said first computing device and second computing device, accounts data
3 including information pertaining to accessible financial accounts, said accounts database
4 providing available credit or debit amounts to update said budgetary data during said step of
5 synchronizing.

1 4. (original) The method of claim 1, wherein said transaction data comprises a plurality of
2 records, each record comprising at least an account number field, a transaction amount field and
3 a budgetary item identifier field, said account number field identifying a credit or debit account
4 funding a respective transaction, said transaction amount field identifying the value of said
5 respective transaction, said budgetary item identifier field identifying the type of said respective
6 transaction.

1 5. (original) The method of claim 4, wherein each transaction data record further comprises
2 a budget indicator field for indicating whether said respective transaction is appropriate with
3 respect to a corresponding budgetary constraint.

1 6. (original) The method of claim 3, wherein said accounts data comprises a plurality of
2 records, each record comprising at least an account number field, an account type field, an
3 institution field and an available balance field, said account number field identifying a credit or
4 debit account, said account type field identifying the type of account, said institution field
5 identifying the financial institution associated with said account, and said available balance field
6 identifying an available balance or credit limit associated with said account.

1 7. (cancelled)

1 8. (cancelled)

1 9. (previously presented) The method of claim 1, wherein the budgetary database further
2 comprises a periodicity field and a fixed/variable payment field.

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1 10. (previously presented) The method of claim 1, further comprising:
2 in the case of said evaluation indicative of said transaction exceeding said budgetary
3 constraint, said displayed message is indicative of said budgetary constraint being exceeded.

1 11. (original) The method of claim 4, wherein a transacting entity utilizing one of said first
2 and second computing devices inputs transaction data contemporaneous to effecting said
3 transaction, said displayed message indicating to said transacting entity whether said respective
4 transaction should proceed.

12-23. (cancelled)